

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: CUZYDLO, JOHN

§ Case No. 09-73022

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$126,650.00</u>	Assets Exempt: <u>\$725.00</u>
Total Distribution to Claimants: <u>\$3,000.34</u>	Claims Discharged Without Payment: <u>\$77,729.48</u>
Total Expenses of Administration: <u>\$1,000.11</u>	

3) Total gross receipts of \$ 4,000.45 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$4,000.45 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$122,777.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,000.11	1,000.11	1,000.11
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	33,450.00	47,279.82	47,279.82	3,000.34
TOTAL DISBURSEMENTS	\$156,227.00	\$48,279.93	\$48,279.93	\$4,000.45

4) This case was originally filed under Chapter 7 on July 21, 2009.
The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/10/2010 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
2008 tax refund	1124-000	4,000.00
Interest Income	1270-000	0.45
TOTAL GROSS RECEIPTS		\$4,000.45

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
AMERICA'S SERVICING CO.	4110-000	117,277.00	N/A	N/A	0.00
VITO BERTOLINO	4210-000	5,500.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$122,777.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	1,000.11	1,000.11	1,000.11
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,000.11	1,000.11	1,000.11

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
DISCOVER BANK	7100-000	N/A	11,168.66	11,168.66	708.75
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	12,303.58	12,303.58	780.78
Roundup Funding, LLC	7100-000	N/A	2,735.75	2,735.75	173.61
FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	6,888.87	6,888.87	437.16

FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	8,003.45	8,003.45	507.89
Capital Recovery III LLC As Assignee of GE Capital	7100-000	N/A	1,638.51	1,638.51	103.98
Rockford Mercantile Agency	7100-000	N/A	4,541.00	4,541.00	288.17
BENEFICIAL BANK	7100-000	2,300.00	N/A	N/A	0.00
HSBC	7100-000	2,300.00	N/A	N/A	0.00
FIFTH THIRD BANK	7100-000	18,600.00	N/A	N/A	0.00
PHYSICIANS CARE	7100-000	150.00	N/A	N/A	0.00
UNIVERSAL C ARD	7100-000	10,100.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		33,450.00	47,279.82	47,279.82	3,000.34

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-73022

Trustee: (330420) JAMES E. STEVENS

Case Name: CUZYDLO, JOHN

Filed (f) or Converted (c): 07/21/09 (f)

§341(a) Meeting Date: 08/27/09

Period Ending: 06/10/10

Claims Bar Date: 12/15/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1964 Wisteria Rd., Rockford, IL	110,000.00	0.00	DA	0.00	FA
2 Pension w/ Employer/Former Employer - 100% Exemp	Unknown	0.00	DA	0.00	FA
3 checking account	750.00	0.00	DA	0.00	FA
4 household goods, etc.	1,500.00	0.00	DA	0.00	FA
5 books, compact discs, etc.	50.00	0.00	DA	0.00	FA
6 necessary wearing apparel	50.00	0.00	DA	0.00	FA
7 term life insurance	0.00	0.00	DA	0.00	FA
8 2008 tax refund	4,000.00	3,275.00	DA	4,000.00	FA
9 1999 Ford F250	2,000.00	0.00	DA	0.00	FA
10 1988 1 ton GMC truck	1,000.00	0.00	DA	0.00	FA
11 06 home built motorcycle (See Footnote)	6,500.00	0.00	DA	0.00	FA
12 masonry equipment	800.00	0.00	DA	0.00	FA
Int INTEREST (u)	Unknown	N/A		0.45	FA
13 Assets Totals (Excluding unknown values)	\$126,650.00	\$3,275.00		\$4,000.45	\$0.00

RE PROP# 11 The motorcycle was repossessed by the creditor.

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 31, 2009

Current Projected Date Of Final Report (TFR): April 15, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-73022
Case Name: CUZYDLO, JOHN

Trustee: JAMES E. STEVENS (330420)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****94-65 - Money Market Account
Blanket Bond: \$166,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6231
Period Ending: 06/10/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/18/10	{8}	John F. Cuzydlo	income tax refund	1124-000	4,000.00		4,000.00
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		4,000.05
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		4,000.20
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.17		4,000.37
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		4,000.39
04/06/10		Wire out to BNYM account 9200*****9465	Wire out to BNYM account 9200*****9465	9999-000	-4,000.39		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-4,000.39	0.00	
Subtotal	4,000.39	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,000.39	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-73022
Case Name: CUZYDLO, JOHN

Taxpayer ID #: **-***6231
Period Ending: 06/10/10

Trustee: JAMES E. STEVENS (330420)
Bank Name: The Bank of New York Mellon
Account: 9200-*****94-65 - Money Market Account
Blanket Bond: \$166,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****9465	Wire in from JPMorgan Chase Bank, N.A. account *****9465	9999-000	4,000.39		4,000.39
04/15/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.06		4,000.45
04/15/10		To Account #9200*****9466	TRANSFER TO CLOSE MONEY MARKET ACCOUNT	9999-000		4,000.45	0.00

ACCOUNT TOTALS	4,000.45	4,000.45	\$0.00
Less: Bank Transfers	4,000.39	4,000.45	
Subtotal	0.06	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.06	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-73022
Case Name: CUZYDLO, JOHN

Trustee: JAMES E. STEVENS (330420)
Bank Name: The Bank of New York Mellon
Account: 9200-*****94-66 - Checking Account
Blanket Bond: \$166,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6231
Period Ending: 06/10/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/15/10		From Account #9200*****9465	TRANSFER TO CLOSE MONEY MARKET ACCOUNT	9999-000	4,000.45		4,000.45
05/19/10	101	JAMES E. STEVENS	Dividend paid 100.00% on \$1,000.11, Trustee Compensation; Reference:	2100-000		1,000.11	3,000.34
05/19/10	102	DISCOVER BANK	Dividend paid 6.34% on \$11,168.66; Claim# 1; Filed: \$11,168.66; Reference:	7100-000		708.75	2,291.59
05/19/10	103	PYOD LLC its successors and assigns as assignee of	Dividend paid 6.34% on \$12,303.58; Claim# 2; Filed: \$12,303.58; Reference:	7100-000		780.78	1,510.81
05/19/10	104	Roundup Funding, LLC	Dividend paid 6.34% on \$2,735.75; Claim# 3; Filed: \$2,735.75; Reference:	7100-000		173.61	1,337.20
05/19/10	105	Capital Recovery III LLC As Assignee of GE Capital	Dividend paid 6.34% on \$1,638.51; Claim# 6; Filed: \$1,638.51; Reference:	7100-000		103.98	1,233.22
05/19/10	106	Rockford Mercantile Agency	Dividend paid 6.34% on \$4,541.00; Claim# 7; Filed: \$4,541.00; Reference:	7100-000		288.17	945.05
05/19/10	107	FIA CARD SERVICES, NA/BANK OF AMERICA	Combined Check for Claims#4,5			945.05	0.00
			Dividend paid 6.34% on 437.16 \$6,888.87; Claim# 4; Filed: \$6,888.87	7100-000			0.00
			Dividend paid 6.34% on 507.89 \$8,003.45; Claim# 5; Filed: \$8,003.45	7100-000			0.00

ACCOUNT TOTALS	4,000.45	4,000.45	\$0.00
Less: Bank Transfers	4,000.45	0.00	
Subtotal	0.00	4,000.45	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$4,000.45	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****94-65	4,000.39	0.00	0.00
MMA # 9200-*****94-65	0.06	0.00	0.00
Checking # 9200-*****94-66	0.00	4,000.45	0.00
	\$4,000.45	\$4,000.45	\$0.00